

## **REMARKS**

Applicants reply to the Office Action mailed on July 9, 2008 within one month. On March 11, 2008, Applicants filed a Reply that canceled claims 18-30 (“canceled claims”) and added claims 31-54 (“added claims”). The Examiner asserts that Applicants’ amendment “filed on March 11th, 2008 canceling all claims drawn to the elected invention and presenting only claims drawn to a non-elected invention is non-responsive” because the added claims “are not readable on the elected invention” (Office Action, page 2).

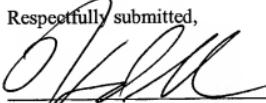
Applicants traverse the Examiner’s finding that the amendment filed on March 11, 2008 was nonresponsive. In the added claims, Applicants have broadened some of the terminology used in the canceled claims, in addition to removing unnecessary elements. For example, the canceled claims recited a “URL being associated with a user transaction account number” (claim 18). The added claims recite, “correlating a transaction device identifier to a payment account code” (claim 31).

As stated in the application as filed: “The account issuer may then permanently assign a tertiary number to the transaction account, so that the tertiary number need never be altered or modified during the life of the transaction account . . . The account provider may then provide the tertiary number to the user, by embodying the tertiary number in any presentable form factor such as a credit card, debit card, calling card, loyalty card, key fob, cell phone, key ring, ring, or the like . . . As used herein, the term ‘tertiary number’ may include any device, hardware, software, code, proxy code, number, letter, symbol, digital certificate, smart chip, digital signal, URL, analog signal, biometric and/or other identifier/indicia’ (¶¶ [0044]-[0045]; emphasis added). Therefore, Applicants respectfully assert that a URL is only one type of identifier, the added claims are not drawn to a non-elected invention, and the amendment filed on March 11, 2008 was responsive. Applicants thus respectfully request that the new claims submitted on March 11, 2008 be considered.

## **CONCLUSION**

In view of the above remarks, Applicants respectfully submit that claims 31-54 properly set forth that which Applicants regard as their invention and are allowable over the references of record. Accordingly, Applicants respectfully request allowance of claims 31-54. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. The Commissioner is authorized to charge any fees due to Deposit Account No. 19-2814.

Respectfully submitted,

  
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